UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

SSN 3604 Plan	n James Green ren Elizabeth Green (s): xxx-xx-2458, xxx-xx-26 4 Sherrye Place 10, TX 75074 Debto should read this Plan care lify your rights by providing	or fully and discuss it with yo) Chapter 1)))))))) ur attorney. Confirmation o	f this Plan by the Bankr	
		CHAP	ΓER 13 PLAN		
Deb	tor or Debtors (hereinafter ca	alled "Debtor") proposes this	Chapter 13 Plan:		
			on and control of the Chapter ssary for the execution of this		or such portion
ever (60) conf	ayroll Deduction(s) or by y class, other than long-term months. See 11 U.S.C. §§ 1	325(b)(1)(B) and 1325(b)(4) payment(s) made pursuant to vision will apply if selected:	eriod of renorter period of time. The term . Each pre-confirmation plan to Plan paragraph 6(A)(i) and Amount of	nonths, unless all allowed n of this Plan shall not exp payment shall be reduced	ceed sixty
	1 (12/24/2010)	57 (08/24/2015)	Monthly Payment \$400.00	\$22,800.0	
	1 (12/24/2010)	37 (00/24/2013)	Grand Total:	\$22,800.0	
Allov abov cred Trus	wed claims shall be paid to the ve, the Chapter 13 Trustee slitor designated as secured o tee's Recommendation Cond	e holders thereof in accordar nall pay the following allowed r priority but which are found cerning Claims.	this Plan are based upon Dence with the terms thereof. From claims in the manner and amby the Court to be otherwise statement of the court to be otherwise.	om the monthly payments ounts specified. Claims f shall be treated as set for	s described iled by a th in the
			dministrative claims and expe greed to a different treatment)(2) as set
Trus	• •	ee shall receive a fee for each	n disbursement, the percentag	e of which is fixed by the	United States
conf attor	\$900.00 was paid prio irmation, or in the alternative ney fees are subject to reduce	r to the filing of the case. The ☐ from the remaining balanction by notice provided in the ent a certification from debtor	s of the date of filing of the peticle balance of \$2,600.00 nce of funds available after specific Trustee's Recommendation is attorney regarding legal serious.	will be paid ☑ from ecified monthly payments Concerning Claims to an	s. The total amount

De	ebtor(s):	John James Green Lauren Elizabeth Green				
5.	Priori	ty Claims.				
	(A). D	omestic Support Obligations.				
	☑ N	lone. If none, skip to Plan paragraph 5(B).			
	(i). Debtor is required to pay all post-petition domestic support obligations directly to the holder of the claim.					
	,	i). The name(s) and address(es) of the 01(14A) and 1302(b)(6).	holder of any do	omestic support obligation	are as	follows. See 11 U.S.C. §§
	(i	ii). Anticipated Domestic Support Obliga	ation Arrearage	Claims		
		(a). Unless otherwise specified in the pursuant to 11 U.S.C. § 1322(a)(2). property, arrearage claims secured contracts.	These claims w	ill be paid at the same time	e as cla	ims secured by personal
		✓ None; or				
		(a) Creditor (Name and Address)	Es	(b) stimated arrearage claim	Р	(c) rojected monthly arrearage payment / Months
		(b). Pursuant to §§ 507(a)(1)(B) and to, owed to, or recoverable by a gov✓ None; or		following domestic suppo	ort oblig	ation claims are assigned
		Claimant and proposed treatment:				
		(a) Claimant		Prop	(b posed) Freatment
	. ,	other Priority Claims (e.g., tax claims). ed claims, lease arrearage claims, and do	• •	•	t will no	t be funded until after all
		(a) Creditor				(b) Estimated claim
6.	6. Secured Claims. (A). Claims Secured by Personal Property Which Debtor Intends to Retain. (i). Pre-confirmation adequate protection payments. Unless the Court orders otherwise, no later than 30 days after the date of the filing of this plan or the order for relief, whichever is earlier, the Debtor shall make the following adequate protection payments to creditors pursuant to § 1326(a)(1)(C). If the Debtor elects to make such adequate protection payments on allowed claims to the Trustee pending confirmation of the plan, the creditor shall have an administrative lien on such payment(s), subject to objection. If Debtor elects to make such adequate protection payments directly to the creditor, Debtor shall provide evidence of such payment to the Trustee, including the amount and date of the payment, as confirmation is prohibited without said proof. Debtor shall make the following adequate protection payments: directly to the creditor; or to the Trustee pending confirmation of the plan.					
		(a) Creditor		(b) Collateral		(c) Adequate protection payment amount

Case No: 10-44069-BTR

Case No: 10-44069-BTR
Debtor(s): John James Green
Lauren Elizabeth Green

- (ii). <u>Post confirmation payments.</u> Post-confirmation payments to creditors holding claims secured by personal property shall be paid as set forth in subparagraphs (a) and (b). If Debtor elects to propose a different method of payment, such provision is set forth in subparagraph (c).
 - (a). Claims to Which § 506 Valuation is NOT Applicable. Claims listed in this subsection consist of debts secured by a purchase money security interest in a vehicle for which the debt was incurred within 910 days of filing the bankruptcy petition, or, if the collateral for the debt is any other thing of value, the debt was incurred within 1 year of filing. See § 1325(a)(5). After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the amount of the claim in column (d) with interest at the rate stated in column (e). Upon confirmation of the plan, the interest rate shown below or as modified will be binding unless a timely written objection to confirmation is filed and sustained by the Court. Payments distributed by the Trustee are subject to the availability of funds.

None; or

Creditor; and Purchase Estimated Interest Monthly (b) date Claim rate payment / Collateral Months		(c) Purchase date	(d) Estimated Claim	(e) Interest rate	1 ' '
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(b). Claims to Which § 506 Valuation is Applicable. Claims listed in this subsection consist of any claims secured by personal property not described in Plan paragraph 6(A)(ii)(a). After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the replacement value as stated in column (d) or the amount of the claim, whichever is less, with interest at the rate stated in column (e). The portion of any allowed claim that exceeds the value indicated below will be treated as an unsecured claim. Upon confirmation of the plan, the valuation and interest rate shown below or as modified will be binding unless a timely written objection to confirmation is filed and sustained by the Court. Payments distributed by the Trustee are subject to the availability of funds.

□ None; or

(a) Creditor; and (b) Collateral	(c) Purchase date	(d) Replacement value	(e) Interest rate	(f) Monthly payment / Months
Digital Federal Credit Union 2004 Honda Pilot	7/1/08	\$11,725.00	4.25%	Pro-Rata Month(s) 8-57

(B). Claims Secured by Real Property Which Debtor Intends to Retain. Debtor will make all post-petition mortgage payments directly to each mortgage creditor as those payments ordinarily come due. These regular monthly mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter, unless this Plan provides otherwise. Trustee may pay each allowed arrearage claim at the monthly rate indicated below until paid in full. Trustee will pay interest on the mortgage arrearage if the creditor requests interest, unless an objection to the claim is filed and an order is entered disallowing the requested interest.

(a) Creditor; and (b) Property description	(c) Estimated pre-petition arrearage	(d) Interest rate	(e) Projected monthly arrearage payment / Months
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Colonial Savings and Loan Homestead

\$3,991.00

6.00%

Pro-Rata Month(s) 8-57 Case No: 10-44069-BTR
Debtor(s): John James Green
Lauren Elizabeth Green

(C). **Surrender of Collateral.** Debtor will surrender the following collateral no later than thirty (30) days from the filing of the petition unless specified otherwise in the Plan. Any involuntary repossession/foreclosure prior to confirmation of this Plan must be obtained by a filed motion and Court order, unless the automatic stay no longer applies under § 362(c). Upon Plan confirmation, the automatic stay will be deemed lifted for the collateral identified below for surrender and the creditor need not file a Motion to Lift Stay in order to repossess, foreclose upon or sell the collateral. Nothing herein is intended to lift any applicable co-Debtor stay, or to abrogate Debtor's state law contract rights.

(a)	(b)
Creditor	Collateral to be surrendered

(D). **Void Lien:** The secured creditors listed below hold a non-purchase money, non-possessory security interest on Debtor's exempt property. Their lien will be voided pursuant to 11 U.S.C. § 522(f) and their claim treated as unsecured and paid pursuant to paragraph 7 below:

Name of Creditor	Collateral Description	Estimated Claim
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- 8. **Executory Contracts and Unexpired Leases.** All executory contracts and unexpired leases are assumed, unless rejected herein. Payments due after the filing of the case will be paid directly by Debtor (c) or through the plan by the Trustee (d), as set forth below.

Debtor proposes to cure any default by paying the arrearage on the assumed leases or unexpired contracts in the amounts projected in column (e) at the same time that payments are made to secured creditors. All other executory contracts and unexpired leases of personal property are rejected upon conclusion of the confirmation hearing.

✓ None; or

(a) Creditor; and	(c)	(d)	(e)
(b) Nature of lease or executory contract	Payment to be paid directly by Debtor	Payment to be paid through plan by Trustee / Months	Projected arrearage monthly payment through plan (for informational purposes) / Months

- 9. **Property of the Estate.** Upon confirmation of this plan, title of the property of the estate shall vest in DEBTOR(S), unless the Court orders otherwise.
- 10. **Post-petition claims.** The DEBTOR(S) will not incur any post-petition consumer debt except upon written approval of the Court or the Standing Chapter 13 Trustee. Post-petition claims will be allowed only as specified in 11 U.S.C. § 1305.
- 11. **General Provisions.** Post-Petition earnings during the pendency of this case shall remain property of the estate notwithstanding section 1327. Any remaining funds held by the Trustee after dismissal or conversion of a confirmed plan may be distributed to creditors pursuant to these provisions. Notwithstanding section 1329(a), the Trustee may bring a motion anytime within the applicable commitment period of the Plan to modify debtor's Plan to meet the criteria of section 1325(b). Any funds sent to the debtor(s) in care of the Trustee, during the pendency of this case may be deposited to the debtor's account and disbursed to creditors holding allowed claims pursuant to this Plan, the Confirmation Order, and/or as set forth in the Trustee's Recommendation Concerning Claims.

Case No:	10-44069-BTR
Debtor(s):	John James Green
	Lauren Elizabeth Green

12. Other Provisions:

(A). Special classes of unsecured claims.

Name of Unsecured Creditor	Remarks
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(B). Other direct payments to creditors.

Name of Creditor	Remarks
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City of Plano pd in mrtg escrow
Collin County pd in mrtg escrow

Colonial Savings and Loan

Plano ISD pd in mrtg escrow

(C). Additional provisions.

None.

Special Note: This plan is intended as an exact copy of the recommended form prepared by the Standing Chapter 13 Trustees for this District, except as to any added paragraphs after paragraph 11 above. The Chapter 13 trustee shall be held harmless for any changes in this plan from the recommended form dated July 1, 2005.

Date: December 8, 2010

/s/ John James Green

John James Green, Debtor

/s/ Mark S Rubin / Kelli L Johnson

/s/ Lauren Elizabeth Green

Mark S Rubin / Kelli L Johnson, Debtor's Attorney

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

IN RE:)	CASE NO:	10-44069-BTR
John James Green)	Chantar 12	
Lauren Elizabeth Green)	Chapter 13	
SSN(s): xxx-xx-2458, xxx-xx-2625)		
3604 Sherrye Place)		
Plano, TX 75074)		
)		
)		
Debtor(s))		

ORDER CONFIRMING CHAPTER 13 PLAN AND RELATED ORDERS

After notice and hearing, wherein the Court considered the matters on file herein, including the Trustee's Report of Creditors Meeting held pursuant to Section 341 of the Bankruptcy Code, and all objections to confirmation of the Plan, The Court finds:

- 1. Written notice of the Meeting of Creditors held pursuant to 11 U.S.C. § 341 and of this hearing on the confirmation of the Plan was given as required by Rule 2002; and
- 2. All scheduled creditors have been served with a copy of the Debtor's Plan or summary thereof in accordance with Rule 3015; and
- 3. The Plan as presented for confirmation (hereinafter referred to as "the Plan") complies with the provisions of Chapter 13 of Title 11 of the United States Code and the other applicable provisions of said Title; and
- 4. With respect to each allowed secured claim provided for by the Plan, the holder of such claim either accepted or was deemed to have accepted the Plan, or, in the alternative
 - a. The Plan provides that the holder of such claim retain the lien securing such claim; and
- b. The value, as of the effective date of the Plan, of property to be distributed under the Plan on account of such claim is not less than the allowed amount of such claims; or
 - c. The Debtor has surrendered or abandoned the collateral securing such claim; or
 - d. The treatment of the claim complies with 11 U.S.C. § 1322(b)

IT IS THEREFORE ORDERED THAT:

- 1. The Debtor's Plan dated ________ as filed or as amended is CONFIRMED subject to the allowance of claims herein and the Trustee's Recommendation Concerning Claims which shall be filed within 30 days of the latter of entry of this Order or the deadline for all creditors (including a government unit) to file a claim. With respect to all claims allowed or not yet allowed at the time of execution of this Order, said claims are subject to the Trustee's Recommendation Concerning Claims as follows:
 - I. (a). The Trustee, the Debtor, and the Debtor's attorney shall examine proofs of claim or summaries thereof and shall object to the allowance of improper claims as provided by Rule 3007.
 - (b). The Trustee shall file and serve all parties in interest with the Trustee's Recommendation Concerning Claims within thirty (30) days of the latter of entry of this Order or the claim filing deadline for all creditors (including a government unit). Such Trustee's Recommendation Concerning Claims shall include the Trustee's objections to claims, if any, recommendations as to the extent and validity of each creditor's security interest, if any, and recommendations as to the value of any collateral not previously valued by the Court. The Trustee's Recommendation Concerning Claims shall be deemed to be an objection to claims, a motion to value any such collateral, and an action to determine the validity of each creditor's security interest or an action to avoid any such security interest as set forth therein.
 - (c). Unless an objection or response is timely filed as to the treatment of any claim, the claim will be allowed only in the manner and amount listed in the Trustee's Recommendation Concerning Claims, and such treatment will be final and binding on all parties without further order of the Court.

Case No: 10-44069-BTR
Debtor(s): John James Green
Lauren Elizabeth Green

- (d). Responses or objections to the Trustee's Recommendation Concerning Claims must be filed within twenty (20) days from the date of service of the Trustee's Recommendation Concerning Claims.
- (e). The Trustee's Recommendation Concerning Claims shall additionally contain notice of the bar date for any additional objections to claims, which date is fixed at twenty (20) days following the date of service of the Trustee's Recommendation Concerning Claims.
- II. (a). The Chapter 13 Trustee shall review all claims and the feasibility of the Plan prior to filing the Trustee's Recommendation Concerning Claims. If at that time the Plan is no longer feasible, the Trustee shall notify the Debtor and his attorney, in writing, of the infeasibility of the Plan. If forty-five (45) days after the service of the Trustee's Recommendation Concerning Claims the Plan remains infeasible, the Trustee shall file a Motion to Modify the Plan and/or a Motion to Dismiss the case.
 - (b). Further, if at any time during the term of the Chapter 13 case, a claim is allowed which makes the Plan infeasible, the Chapter 13 Trustee shall notify the Debtor and his attorney, in writing, of the infeasibility of the Plan. If the Plan remains infeasible for forty-five (45) days after such notice, the Trustee shall file a Motion to Modify the Plan and/or an alternative Motion to Dismiss the case.
- III. At the time of the issuance of an Order Confirming a Plan in this case, the time for filing claims in this case may not have expired. Consequently, the Court specifically reserves the right in the future to:
 - (a). Alter or sustain an objection to the secured status of a claim filed as secured either before or after the entry of this Order Confirming Plan, and value the collateral securing any such claim to the extent not previously valued herein or otherwise by the Court;
 - (b). Enter a Final Order after notice and hearing on any responses or objections to the Trustee's Recommendation Concerning Claims, and on any additional objection(s) to claims timely filed by a party in interest;
 - (c). At any time during the pendency of this case, entertain a motion to alter or sustain an objection to the secured status of a claim filed as secured after the bar date for filing claims has expired, or to value the collateral securing any such claim to the extent not previously valued by the Court.
 - (d). Reduce, if necessary to ensure compliance with LBR 2016(h), the amount of attorney fees to the debtor's attorney due to the absence of a certification from debtors attorney regarding legal services provided pertaining to automatic stay litigation occurring in the case.
- IV. All creditors having allowed secured claims (whether filed before or after an Order Confirming Plan is entered) shall be treated in accordance with section 1325(a) (5), except as otherwise specifically set forth herein. The collateral securing creditor's claims provided for under the Debtor's Plan is hereby valued by the Court at the values set forth below.
 - (a). When the value of the collateral securing a timely filed proof of claim of any taxing authority differs from the value shown on the Debtor's Plan, the Trustee will use the value shown on the creditor's proof of claim. All parties will be noticed of this valuation through the Trustee's Recommendation Concerning Claims and disputed valuations may be resolved by the Court, by agreement or objection.
 - (b). In those instances where no objection was filed to Confirmation of the Debtor's Plan contesting the Debtor's valuation of collateral securing a creditor's claim. The value of such collateral is fixed at the values provided in the Debtor's Plan.
 - (c). In those instances, if any, where an objection was filed to the treatment of a creditors claim, including the valuation of collateral as provided in the Debtor's Plan, the Court through this order hereby determines the treatment shall be as set forth in exhibit 'A' attached, if any.
 - (d). In the event a creditor timely files a proof of claim which evidences a perfected security interest in collateral which was not specified by the Plan and not previously valued by the Court, such collateral will be valued by the Court at the value set forth in the Trustee's Recommendation Concerning Claims to be filed herein, unless a response to such Trustee's Recommendation Concerning Claims is timely filed. Such Trustee's Recommendation Concerning Claims is to be filed and served within thirty (30) days of the latter of entry of this Order or the deadline for filing proofs of claims herein (including a government unit). Responses to such Trustee's Recommendation Concerning Claims must be filed within the time and in the manner provided in such Trustee's Recommendation Concerning Claims.

Case No: Debtor(s):	10-44069-BTR John James Green Lauren Elizabeth Green				
(e).	. The valuation of collateral by the Court as set forth above shall not relieve a secured creditor from the duty to file a proof of claim in order to be paid under the Plan. Further, such valuation shall not preclude any party from objecting to the amount claimed by any such creditor, or from bringing an action to determine the extent of validity of such creditor's security interest or to avoid any such security interest.				
Tax refunds	otor(s) shall pay the sum of \$\frac{\$400.00}{\$400.00}\$ per month for \$\frac{57}{\$22,800.00}\$ payments together with any income to that the debtor receives during the life of the plan for a total of \$\frac{\$22,800.00}{\$22,800.00}\$ to: Sayments are indicated, see Exhibit "B" - Variable Plan Payments for the monthly amounts.				
Stand PO B	a L Countryman ding Chapter 13 Trustee ox 628 r, TX 75710				
Beginning and continuing until all of the allowed claims provided for under the Plan have been paid in accordance with the terms of the Plan, of this Order, or as set forth in the Trustee's Recommendation Concerning Claims.					
Recommer allowed by not be requ	stee shall make disbursements pursuant to the provisions of the Plan, this Order, or as set forth in the Trustee's adation Concerning Claims, Section 1326 of the Bankruptcy Code and shall pay only such claims which have been the Court. The Trustee shall make such disbursements monthly, unless otherwise provided for by the Plan, but shall ired to pay any dividend in an amount less than \$15.00 and dividends not distributed because of this provision shall and be paid when such accumulation aggregates \$15.00 or more.				
4. The Debtor(s) shall not incur additional debt during the term of this Plan except upon written approval of the Court or the Standing Chapter 13 Trustee. Failure to obtain such approval may cause the claim for such debt to be unallowable and non-dischargeable.					
☐ Check	this box if Additional Provisions are attached				

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

IN RE: John James Green		CASE NO.	10-44069-BTR						
De	ebtor								
Lauren Elizabeth Green		CHAPTER	13						
Joint	Debtor								
CERTIFICATE OF SERVICE									
attachments, was served on each party postage fully prepaid in compliance with									
Bar II Rubin 13601 Suite Dallas	S Rubin / Kelli L Johnson D:17361550/24053317 & Associates, P.C. I Preston Road 500E s, TX 75240 760-7777								
AMCA 2269 S Sawmill River Rd Bldg3 Elmsford NY 10523	Chase Bank One Bankruptcy xxxxxxxxxxxx1800 PO Box 15145 Wilmington DE 19850	Ga P0 77	ollin County ay McCall Isaaks Gordon and Roberts C 77 E 15th St ano TX 75074						
ATandT Cingular Bankruptcy Dept xxxxx1263	Chase Bank One Bankruptcy xxxx-xxxx-xxxx		olonial Savings and Loan 1724						

Attorney General State of Texas

Collections Div Bankruptcy PO Box 12548

2612 N Roan St

Johnson City TN 37601

Austin TX 78711 2548

Chase Bank One Bankruptcy

xxxx-xxxx-xxxx-4594

Wilmington DE 19850

PO Box 15145

PO Box 15145 Wilmington DE 19850 Colonial Savings and Loan

2626 West Frwy Bldg B

Ft Worth TX 76102

xx1724

2626 West Frwy Bldg B Ft Worth TX 76102

Best Buy HSBC Bankruptcy Dept

xxxxxxxxxxx7002 PO Box 5213

Carol Stream IL 60197

City of Plano

Gay McCall Isaaks Gordon and Roberts

PC

777 E 15th St Plano TX 75074 Digital Federal Credit Union

xxxxxx9142

2220 Donald Lynch Blvd Marlborough MA 01752

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

IN RE: John James Green	CASE	NO. 10-44069-BTR					
Lauren Elizabeth Green	CHAP	TER 13					
J	oint Debtor						
CERTIFICATE OF SERVICE (Continuation Sheet #1)							
Equable Ascent Financial LLC xxx4483 245 E Roselawn Suite 25 Maplewood NM 55117	Janna L Countryman Chapter 13 Trustee PO Box 941166 Plano, TX 75094-1166	Texas Workforce Commission TEC Bldg Tax Dept Austin TX 78778					
GE Money Bank Bankruptcy xxxxxxxxxxxxxx3010 PO Box 103104 Roswell GA 30076	Janna L Countryman Chapter 13 Trustee PO Box 941166 Plano TX 75094 1166	United Revenue Corp 204 Billings Suite 120 Arlington TX 76010					
GE Money Bank Bankruptcy xxxxxxxxxxxxx6368 PO Box 103104 Roswell GA 30076	John James Green 3604 Sherrye Place Plano, TX 75074	United States Attorney Eastern District of Texas 350 Magnolia St Suite 150 Beaumont TX 77701 2237					
GE Money Bank Bankruptcy xxxxxxxxxxxxx6614 PO Box 103104 Roswell GA 30076	Plano ISD Gay McCall Isaaks Gordon and Roberts PC 777 E 15th St Plano TX 75074	US Attorney General US Department of Justice 950 Pennsylvania Ave NW Washington DC 20530 0001					
Home Depot Inquiries xxxxxxxxxxxx6638 PO Box 653000 Dallas TX 75265 3000	Quest Diagnostics Correspondence xxxxxxx2061 PO Box 3077 Southeastern PA 19398	US Attorney General Department of Justice Main Justice Building 10th and Constitution Ave NW Washington DC 20530					
IC Systems Collections xxxxxxx6119	State Comptroller of Public Accounts 111 E 17th St	US Department of HUD Title 1 52 Corporate Circle					

IRS CIO PO Box 7346 Philadelphia PA 19101 7346

St Paul MN 55164 0378

PO Box 64378

Texas Medicine Resources xx6076 PO Box 8549 Ft Worth TX 76124 0549

Austin TX 78774 0100

Veterans Administration 1400 N Valley Mills Dr Waco TX 76799

Albany NY 12203 5121

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

IN RE:	John James Green	CASE NO.	10-44069-BTR				
	Debtor						
	Lauren Elizabeth Green	CHAPTER	13				
	Joint Debtor						
CERTIFICATE OF SERVICE							
(Continuation Sheet #2)							

William T Neary, U.S. Trustee Eastern District of Texas 110 N College Suite 300 Tyler TX 75702